Ser. No. 10/826,051 003 055 3US01

IN THE UNITED STATES PATENT AND TRADEMAR COFFICE

Applicants : Siegfried Bocionek

Serial No. : 10/826,051

Filed : April 15, 2004

For : A Personal and Healthcare Data Financial Management System

Examiner : Vivek D. Koppikar

Art Unit : 3686

Amendment

Mail Stop Amendment Commissioners for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the office action dated October 15 2008, for which a shortened statutory period of three months for response ending January 15, 2009 was set in which to respond the following amendments and comments are submitted and reconsideration of the claim rejections is respectfully submitted.

No fee is believed due with this response. However, please charge any additional fee or credit any overpayments to deposit account 19-2179.

The Applicants submit that in view of the attached Certificate of Mailing, this response is timely.

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 10 of this paper.